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**John C. Woosley, Newly Appointed
New Mexico
District Director**

U.S. Small Business
Administration Administrator
Steven C. Preston announced the
appointment of John Woosley
as district director of the
New Mexico District Office.



In this capacity, he will be responsible for
overseeing the delivery of SBA's many services and
programs to the 33 counties in New Mexico.

"John Woosley's first-hand experience in business,
as a small business owner and counselor in his
community give him the right credentials to serve as
district director in New Mexico," Preston said. "He
is uniquely qualified to provide the quality of
leadership the New Mexico business community
expects from an SBA district director."

Woosley has 30 years of experience comprising his
work as a Certified Public Accountant (CPA), in
manufacturing and operations and in sales. As a
CPA, he provided accounting, financing and
computer consulting to small businesses while
working for PricewaterhouseCoopers in Milwaukee,
Wis., and other CPA firms in San Diego, Calif. He
also worked with SBA resource partner SCORE,
Counselors to America's Small Business, teaching
courses to small business owners during the 1980s.
He managed factories and manufacturing operations
in the United States and in Mexico, where he lived
for 10 years in Tijuana and one year in Mexico
City, where he was working when NAFTA became
effective. He also served as the sales manager for
Mexico for Genlyte, a major lighting fixture
manufacturer. He is experienced in promoting the
export of U.S. made products to other countries and
has extensive knowledge of and skills in
international business.

**PLEASE NOTE: The new main Telephone and
Fax numbers for the New Mexico SBA District
Office are: (505) 248-8225 (Main Office)
(505) 248-8246 (Fax)**

Woosley continued

From 2001 to 2005 Woosley ran his family's small business, Brendan Screenprint & Embroidery, an apparel and promotional products supplier in Orange County, Calif.

Most recently Woosley worked as a business broker with Vanguard Resource Group in San Diego, Calif., assisting in the valuation, purchase and sale of small and medium-size businesses. He provided services to small business owners, counseling them on how to enhance the values of their enterprises. This included marketing, operational, and financing strategies that would increase the viability of those businesses as income sources for the owners' families and increase their attractiveness for potential acquirers.

"I am delighted to have been selected as the New Mexico district director. I look forward to working with our District Office staff, partners, lenders and community organizations to assist New Mexico small business owners and their families succeed in their business endeavors," said Woosley. Woosley received his Bachelors in and Masters degrees in Accountancy from the University of Illinois. He has been licensed as a CPA in Illinois, Wisconsin and California.

SBA Launches New Markets Lending Initiative - *Program is Aimed at Increasing Ownership in Inner Cities and Rural Areas*

The SBA has launched a pilot program to provide financial assistance to small businesses in economically distressed urban and rural areas, or "New Markets," that need the economic attention to get communities back on their feet. The initiative provides incentives for commercial lenders and local development organizations to make more SBA-guaranteed loans in these communities. The New Markets Lending Initiative will help small businesses by enabling Community Development Entities (CDEs) to combine the benefits of both the New Markets Tax Credit (NMTC) Program and SBA-guaranteed loans to provide inner-city and rural small business owners and entrepreneurs greater access to financing and business training.

"We at the SBA are committed to helping American small businesses in economically distressed areas," said SBA Administrator Steven C. Preston. "We believe that this initiative can encourage jobs creation and growth in low income areas, an essential part of the President's economic agenda."

Administered by the Treasury Department's Community Development Financial Institutions Fund, the New Markets Tax Credit Program permits investors to receive credits on their federal taxes of up to 39 percent of investments made in investment institutions called Community Development Entities. The SBA pilot program, which is only available to 7(a) lenders making new loans through advance-purchase commitments with CDEs, waives a regulation that limits an SBA lender's ability to sell any portion of an SBA guaranteed loan to anyone other than another SBA lender. The waiver allows CDEs with New Markets Tax Credit allocations to purchase up to 90 percent of SBAExpress or CommunityExpress 7(a) loans up to \$150,000 made to NMTC "qualified" businesses in low-income communities. These new loans are guaranteed by the SBA.

The New Markets Tax Credit Program is expected to spur approximately \$16 billion in investments into CDE investment institutions. It was created by Congress through the Community Renewal Tax Relief Act of 2000. By leveraging the SBA's resources with the Treasury's NMTC program, this new initiative will provide additional access to loans and technical assistance to both start-up and existing firms in New Markets. Under the program, CommunityExpress lenders will assist CDEs to provide small business borrowers with a package of services including mentoring, coaching and counseling.

*If you're going to be thinking,
you may as well think big.
-Anonymous*

AVAILABLE RESOURCES

- **NM SBA** – www.sba.gov/nm - (505) 248-8225
- **NM Small Business Development Center Network (NMSBDC)** – www.nmsbdc.gov
1-800-281-7232
- **SCORE** – www.score.org
(505) 248-8232 (Albuquerque)
(505) 523-5627 (Las Cruces)
(505) 988-6302 (Santa Fe)
- **WESST Corp** – www.wesst.org
1-800-GO-WESST
- **ACCION NM** – www.accionnm.org
(505) 243-8844
- **NM Community Development Loan Fund (NMCDLF)** – www.nmcdlf.org
(505) 243-3196

“The end goal of Business.gov is to cut through the red tape and make it easier for businesses to do business,” said SBA Administrator Steven C. Preston. “This Web site will help streamline access to information and reduce federal compliance barriers to helping businesses save time and money.”

Business.gov will direct businesses to the best sources, reduce compliance barriers and help avoid costly mistakes, allowing them to continue to contribute to the American economy and their communities. Business.gov is managed by the U.S. Small Business Administration (SBA) in a partnership with 21 other federal agencies and is part of the President’s Management Agenda.

“The new Business.gov Web site will increase regulatory compliance among businesses, particularly small businesses, while simultaneously reducing the time and effort spent in meeting those requirements,” said William Kovacs, Vice President, Environment, Technology & Regulatory Affairs, U.S. Chamber of Commerce.

Andrew Langer, Manager of Regulatory Policy, National Federation of Independent Businesses added, “Business.gov is an essential tool in the move to make the regulatory process more understandable and accessible. It will serve the twin purposes of increasing compliance and reducing the burdens faced by America’s businesses.”

Small firms with fewer than 500 employees represent 99.7% of all businesses. These firms spend 45% more per employee than larger companies to comply with federal regulations including taxes and environmental requirements, according to the SBA.

Originally launched in 2004, Business.gov initially provided information on starting, growing and managing a small business. The new compliance focus is designed to better meet the needs of the business community.

Business.gov Helps Businesses Meet Federal Compliance Requirements

A newly launched federal government Web site, Business.gov, provides business owners with a one-stop resource that searches the federal government agencies that regulate or serve businesses for compliance information or resources.

The Web site makes it easier to find information on taxes, immigration laws, workplace safety, environmental requirements and other regulations that can present challenges for small and mid-sized businesses.

“The Business Gateway Initiative through Business.gov is an important part of the President’s vision of helping American businesses by providing a one-stop portal for federal resources,” said Office of Management and Budget (OMB) E-Gov Administrator Karen Evans. “Business.gov is the Official Business Link to the U.S. Government and is a continuation of agencies working together to improve services to citizens and businesses through technology.”

www.business.gov

Small Businesses Receive more than 100,000 SBA-Backed Loans in FY 2006, a Sixth Consecutive Record Year

Small businesses turned to the U.S. Small Business Administration for commercial financing in record numbers in fiscal year 2006, setting records for both the number of loans and the dollars loaned, SBA Administrator Steven C. Preston stated.

The SBA backed a net 100,197 loans totaling \$19.1 billion under its two primary small business loan programs during the 12 months ending on Sept. 30. Both the number of loans and the dollar amount is a single-year record for the agency. The previous records were set last year, when SBA provided a net 94,554 loans worth \$18.1 billion under the same two programs.

“We are very pleased with the small business lending performance this past year and for each of the previous five years,” said Administrator Preston. “These numbers reflect the confidence American entrepreneurs have in the U.S. economy as well as in the SBA lending program that backs their loans. I am thankful to our lenders and resource partners for their steadfast commitment to small businesses.

“The SBA’s loan programs have continued to set records every year,” Preston said. “Before FY 2002, the programs never produced more than 42,000 loans combined. Since then, loan volume has more than doubled.”

A third of the loans in FY 2006 went to minority borrowers, 32 percent were to new start-up businesses, 22 percent were to businesses owned by women and 21 percent were to businesses located in rural areas. Increases were recorded in loans to African Americans, Hispanics, Asian Americans and Native Americans.

“SBA is committed to continuing to increase our support for underserved businesses and communities,” Preston said. Preston noted that borrower fees on basic SBA 7(a) loans under \$150,000 are the same as they were in 1985.

“It is clear the changes we have made to improve our lending programs have not only worked, but also have provided the foundation for even higher lending levels in the future,” said Preston.

Both primary loan programs set records this year. The 7(a) loan guaranty program – most often used for working capital – produced 90,477 loans worth \$13.46 billion. The Certified Development Company, or 504, program, which is used for the purchase of real estate and fixed assets, provided 9,720 loans worth \$5.61 billion.



SBA 8(a) Business Application Workshop

Thursday

December 7, 2006

January 4, 2007

“8(a) Business Application Workshop”

1:00pm to 3:00pm

SBA – Conference Room

625 Silver SW – Suite 320

Albuquerque, NM 87102

Workshop is free.

Telephone reservation (505) 248-8228

SCORE Workshop

3rd Friday of the Month – 8:30 am to 4:00 pm

(November 17, 2006; No workshop in

December; & January 19, 2007)

“Essentials for Starting a New Business”

SBA Conference Room Suite 320

625 Silver SW

Albuquerque NM 87102

A one day workshop for entrepreneurs and new business owners. Learn business basics from outside professionals. All are experts in a variety of business fields who will share their professional knowledge and experience.

Telephone Reservation: (505) 248-8232

Fee: \$49 – Payable at the door.

SBA Seeks Small Business Nominations for Year 2007

“Help us recognize outstanding leaders in the small business community.”

The U. S. Small Business Administration (SBA) is seeking nominations for “2007 National Small Business Week Awards.” Nominations are being accepted for the Small Business Person of the Year, Small Business Champions of the Year, Phoenix Awards (for disaster recovery), Federal Procurement Awards, and Special Category Awards. **Please contact the NM SBA Office for additional information at 505/248-8236 or 505/248-8225.** The nomination packet(s) should be submitted to the NM SBA District Office, 625 Silver Avenue, Suite 320, Albuquerque, NM 87102. **Submission deadline, December 1, 2006.**

In recognition of the small business community’s contributions to the nation’s economy and society, the President of the United States designates one week each year as National Small Business Week. SBA, in co-sponsorship with public- and private-sector small business supporters, will host special events to honor and present awards to the nation’s entrepreneurs and small business champions at the SBA-district, state, and national levels.

The 2007 nomination guidelines will be available online in the near future. Similar nomination guidelines and forms utilized for the 2006 nominations are available online at www.sba.gov/nominationsguideline.html.

Additional information on the nomination process may be obtained by contacting Susan Chavez at the NM SBA District Office at 505/248-8236 or 505/248-8225.

Listed below are the Award Categories:

Must meet SBA size standards as a small business and be in business 3 or more years.

- **Small Business Person of the Year:** For developing an outstanding, growing business, innovative product(s), increasing jobs, increasing sales, overcoming adversity, and community contributions. Any individual who owns and operates or who bears principal responsibility for operating a small business may be nominated. The National Small Business of the Year is selected from the state winners.

Small Business Champions of the Year categories: Those who have fulfilled a commitment to the advancement of small business including volunteering time and services to small business interests and groups, championing the cause of small business in the legislative process. Champions may or may not be small business owners.

- **Small Business Exporter of the Year:** Any individual who owns and operates a small business engaged in exporting may be nominated.
- **SBA Young Entrepreneur of the Year:** Owner will not reach 30th birthday by June 1, 2007, three-year evidence of success in sales and profits, increased jobs, innovative products, demonstrated potential.
- **Jeffrey Butland Family Owned Small Business of the Year:** Family owned and operated business which has been passed on from one generation to another.
- **Financial Services Champion of the Year:** Individuals who help small businesses increase the usefulness and availability of accounting or financial services.
- **Home-Based Business Champion of the Year:** Has experienced the rewards and difficulties of home-based businesses and has volunteered to improve the climate for these individuals.
- **Minority Small Business Champion of the Year:** Has fulfilled a commitment to support minority entrepreneurship.
- **Small Business Journalist of the Year:** Journalists/media who promote small business issues, increasing the public’s understanding of the importance of small business contributions to the economy.
- **Veteran Small Business Champion of the Year:** Has fulfilled a commitment to advancing the small business opportunities for veterans of the U.S. armed forces.
- **Women in Business Champion of the Year:** Has fulfilled a commitment to the advancement of women’s business ownership.



***NOMINATE
OUTSTANDING LEADERS
IN THE
SMALL BUSINESS
COMMUNITY!!***

Submit in your nominations now!

New Online Resources for Teen Business Start-Up Launched by SBA and JA Worldwide

The U.S. Small Business Administration announced the launch of new online resources for young entrepreneurs at the ***Mind Your Own Business*** teen Web site www.mindyourownbiz.org, to help young entrepreneurs succeed in the world of business.

The SBA and JA Worldwide™ (Junior Achievement) have teamed up to develop three new ***Mind Your Own Business*** resources: a student activities guide, a volunteer guide, and an assessment tool -- Start it, Grow it, Own it! -- that serves as a companion tool to the student activities and volunteer guides. Each of these resources is available at the www.mindyourownbiz.org Web site, and is cosponsored by JA Worldwide.

Entitled *Make It Your Business*, the student activities guide includes an interest inventory and group activities designed to teach teens the fundamentals of business ownership. The *Make It Your Business* volunteer guide instructs group leaders through student business sessions that can be implemented in the classroom, in student clubs or in an after-school setting.

The SBA and JA Worldwide introduced the ***Mind Your Own Business*** teen Web site to provide support to the growing interest in entrepreneurship among teens, and to serve as a small business portal for youth entrepreneurs.

The ***Mind Your Own Business*** Web site introduces five easy-to-navigate steps on business ownership for the entrepreneurial-minded teen, each with helpful information for young entrepreneurs who want to start, run or grow their own businesses.

(SBA's participation in this cosponsorship does not constitute an express or implied endorsement of the views, opinions, products or services of any cosponsor or other person or entity. All SBA programs, services and cosponsored activities are extended to the public on a nondiscriminatory basis. Cosponsorship Authorization # 04-7630-65.)

*Success is getting what you want and
happiness is wanting what you get.*

Minority Business Owners & Minority Advocates Honored at MED Week Event

Minority businesses were honored and recognized at the 2006 NM Minority Enterprise Development (MED) Week Awards Celebration held on October 6th at the Hotel Albuquerque at Old Town. The event was coordinated by the U.S. Department of Commerce, Minority Business Development Agency (MBDA) and the MED Week Committee, where the SBA's Minority Small Business Awards and MBDA Regional Awards were presented.

~SBA Award Recipients~

NM Minority Small Business Person of the Year
Sacred Power Corporation
David S. Melton, President

NM National 8(a) Graduate of the Year
Rhombus Professional Associates, Inc.
Celia S. Tomlinson, CEO

~MBDA Award Recipients~

***Minority Male Entrepreneur of the Year &
Minority Supplier/Distributor of the Year***
Abba Technologies, Inc./Andrew Baca, President

Retailer of the Year
Heritage Hotels & Resorts, Inc.
Jim Long, President

Business Advocate of the Year
Los Alamos National Laboratory
Small Business Program Team
Dennis Roybal
Small Business Program Manager

Regional Director Awards
Lockheed Martin Information Technology
Richard Byrnes, Senior Program Manager

Del Rio Enterprises, Inc.
Kevin R. Garcia, President

Laguna Industries, Inc.
John Ahmie, President

SBA Improves Federal Contract Opportunities for Small Business

WASHINGTON - The U.S. Small Business Administration (SBA) today announced several measures to help small businesses secure more federal government contracts. The centerpiece of SBA's efforts is a new regulation requiring small businesses to recertify their size status on long-term contracts when a contract option is exercised, when a small business is purchased by or merged with another business or at the end of the first five years of a contract.

"This regulation will go a long way toward ensuring that contract awards get in the hands of small business owners, federal agencies get the proper credit toward their small business contracting goals and small business contract awards are fairly and accurately reported," said SBA Administrator Steven C. Preston. "It is a win-win situation for everyone."

This regulation was developed in coordination with the Office of Management and Budget's Office of Federal Procurement Policy (OFPP.)

"We need accurate data on business size," said Administrator for the OFPP Paul Denett. "However, small businesses must be given fair opportunity to grow as they perform federal contracts. This rule is intended to strike the right balance between fostering growth and accurate data gathering."

Historically, size status has been determined at the time of the initial offer on the contract and is retained over the life of the contract. However, federal agencies are increasingly using long-term contracts that with the exercise of contract options can extend to 20 years. The new regulation does not require termination of contracts if size status changes, nor does it require changes to contract terms and conditions.

SBA, also in cooperation with OFPP, is announcing today a Small Business Procurement Scorecard for 24 federal agencies. The scorecard, which is modeled after the resident's Management Agenda, will help more aggressively track and monitor the status of each agency's small business goal achievement.

"This scorecard is intended to increase transparency and accountability in the small business procurement arena," said Administrator Preston. "Additionally, it will highlight successes that can be shared between agencies and result in additional ways to engage the small business contracting community."

In late September, OFPP Administrator Denett and SBA Administrator Preston issued a memorandum requiring agencies to review their procurement data and identify any necessary changes to help resolve apparent discrepancies in the Federal Procurement Data System.

The SBA also announced that additional procurement personnel will be hired to help identify government contracting opportunities for small businesses and will work with the Administration's Integrated Acquisition Environment initiative to more effectively cover the federal buying activities.

"These actions announced today underscore the fact that the SBA is committed to creating an environment where small businesses can enter the federal marketplace as equal competitors," said Administrator Preston. "This environment is created when agencies reduce contract bundling, consider small businesses as part of their overall procurement strategy, and ensure all agency reporting is accurate and reliable."

The recertification regulation will be available Nov. 15, at The Federal Register's Web site at: <http://www.archives.gov/federal-register/the-federal-register/indexes.html>. On Nov. 15 and thereafter, click on "Today" at that site to view the regulations.



SBA Grants Will Fund 19 New Women's Business Centers, Continue Funding for 80 Existing Centers

The U.S. Small Business Administration announced \$12 million in grant funding for 19 new Women's Business Centers (WBCs) and 80 existing WBCs, broadening the reach of business training and counseling to assist women to start, grow and expand their small businesses.

The \$12 million includes funding for the 19 new WBCs, continued funding for the 29 existing WBCs that are still in their first five years of funding and 51 older WBCs that were awarded sustainability grants. Each WBC is required to match a portion of the federal funds with private contributions.

WBCs are community-based and they are in nearly every state, the District of Columbia, Puerto Rico and American Samoa, serving a wide variety of economic environments including urban, suburban and rural. Each WBC tailors its services to meet the needs of the local area, and works to provide women business owners with long-term training, counseling and mentoring, as well as access to all of the SBA's programs and services.

The WBC program, established by Congress in 1988, is administered by the SBA's Office of Women's Business Ownership and promotes the growth of women-owned businesses through business training and technical assistance, and provides access to credit and capital, federal contracts, and international trade opportunities.

The new WBCs are located in the following cities: Wiscasset, Maine; Kenosha, Wis.; Seattle, Wash.; New York, N.Y.; Durant, Okla.; Philadelphia, Pa.; Greensburg, Pa.; Los Angeles, Calif.; Wilmington, Del.; San Antonio, Texas; San Luis Obispo, Calif.; Syracuse, N.Y.; Forest, Miss.; Newark, N.J.; Santa Ana, Calif.; Huntsville, Ala. (serving Northern Alabama counties); Mobile, Ala.; San Bernardino, Calif.; and Albuquerque, N.M. (serving Sandoval and Rio Arriba counties with new WBC site to be located in Rio Rancho, N.M.)

With the addition of these 19 centers, women entrepreneurs now have 99 WBCs nationwide to help them start and grow their small businesses.

The WBC program served more than 144,000 clients across the country last year, providing help with financial management, procurement training, marketing and technical assistance. WBCs also provide specialized programs that include mentoring in various languages, Internet training, issues facing displaced workers and rural home-based entrepreneurs.

For a complete list of all centers receiving grants, to find the location nearest to you and for additional information about the SBA's Women's Business Center program, visit online at <http://www.onlinewbc.gov/wbc.pdf>.

We wish everyone Happy Holidays!



We thank our lending partners, resource partners and the small business community for their support!

**New Mexico SBA District - 7(a) Loan Activity
FY 2006 (October 1, 2005 - September 30, 2006)**

7(a) LOANS		
LENDER	NO.	\$ VOLUME
Wells Fargo Bank	55	\$6,600,600
First Community Bank	51	\$7,822,558
Compass Bank	49	\$3,835,800
Bank of America	45	\$1,170,400
Western Commerce Bank	36	\$7,259,650
Capital One Fed Savings Bank	35	\$1,520,000
Bank of Southwest	30	\$3,857,800
State National Bank	14	\$1,816,700
The Bank of Belen	13	\$2,410,300
Western Bank	13	\$3,028,000
The First National Bank	11	\$2,094,410
CIT Small Business Lending	10	\$8,455,000
New Mexico Bank & Trust	9	\$636,000
Pioneer Bank	8	\$741,297
Lea County State Bank	7	\$1,134,200
Mountain America FCU	7	\$175,000
First Natl Bank of Arizona	5	\$5,193,400
Bank - Rio Grande NA	4	\$701,100
Citizens Bank of Las Cruces	3	\$478,100
Superior Financial Group	3	\$35,000
Banco Popular	2	\$649,000
Bank 1st	2	\$721,000
First New Mexico Bank	2	\$2,160,000
First Savings Bank	2	\$676,000
Innovative Bank	2	\$25,000
Lehman Brothers Bank	2	\$712,500
Newtek Small Bus. Finance	2	\$399,000
UPS Capital Business Credit	2	\$721,700
Branch Bank & Trust	1	\$500,000
California Bank & Trust	1	\$100,000
Charter Bank	1	\$50,000
Community South Bank	1	\$648,405
Excel National Bank	1	\$695,000
First Federal Bank	1	\$78,500
First National Bank	1	\$35,000
First National Bank of Ruidoso	1	\$91,830
Four Corners Community Bank	1	\$126,000
Greater Bay Bank	1	\$426,500
High Plains Bancshares Inc.	1	\$450,000
Irvine Franchise Capital	1	\$200,000
Matrix Capital Bank	1	\$125,000
Peoples Bank	1	\$277,000
Portales National Bank	1	\$60,000
Small Busines Loan Source	1	\$126,000
Southwest Community Bank	1	\$1,640,000
The Bank of Las Vegas	1	\$260,000
The Citizens Bank	1	\$322,000
United Midwest Savings Bank	1	\$768,000
Valley National Bank	1	\$250,000
Western Bank of Clovis	1	\$1,422,250
TOTAL 7(a)	446	\$73,681,000

**New Mexico SBA District – 504 Loan Activity
FY 2006 (October 1, 2005 - September 30, 2006)**

504 LOANS		
No.	Bank	Amount
18	FIRST COMMUNITY BANK	\$7,441,000
5	WELLS FARGO BANK	\$1,913,000
4	BANK OF THE WEST	\$2,257,000
4	CHARTER BANK	\$2,301,000
4	CITIZENS BANK OF LAS CRUCES	\$855,000
3	BUSINESS LOAN CENTER	\$2,075,000
3	STATE NATIONAL BANK	\$1,310,000
3	WESTERN COMMERCE BANK	\$2,253,000
3	ZIONS FIRST NATL BANK	\$2,834,000
2	BANK OF AMERICA	\$977,000
2	THE FIRST NATIONAL BANK	\$3,271,000
1	BANK 1ST FINANCIAL CORP	\$286,000
1	BANK OF ALBUQUERQUE	\$270,000
1	BANK OF THE SOUTHWEST	\$705,000
1	CIT	\$1,597,000
1	COMMUNITY SOUTH BANK	\$1,658,000
1	COMPASS BANK	\$1,768,000
1	FIRST FEDERAL BANK	\$516,000
1	FIRST NATL BANK OF ARIZONA	\$537,000
1	NATIONAL COOPERATIVE BANK	\$208,000
1	NEW MEXICO BANK & TRUST	\$460,000
1	SILVER STATE BANK	\$1,266,000
1	STEARNS BANK	\$422,000
1	VECTRA BANK COLORADO	\$187,000
1	WESTERN BANK	\$100,000
65	Totals	\$37,467,000

Thank you to our Lending Partners!

U. S. Small Business Administration
Your Small Business Resource
www.sba.gov